

What is claimed is:

[Claim 1] A computer implemented service for updating a merchant customer account database over a network for RF payment devices, comprising:

- a first database of information having a plurality of merchant customer records;

- a remote merchant customer database having a first plurality of customer account records, each of the account records being associated with a corresponding recurring billing account record;

- a merchant process server for appending a merchant processing request to at least one of said first plurality of customer accounts to produce a merchant processing request data file for seeking approval of a transaction, the merchant process server receiving the transaction from an RF payment device, identifying one of the account records corresponding with the RF payment device, correlating the one account record with the corresponding recurring billing account record; and

- a process server for receiving said first database of information and said merchant processing request data file, said process server configured to compare said first database of information and said merchant processing request data file to produce a first comparison data file, said first comparison data file comprising a first record including a compilation of said merchant processing requests accepted for processing by said process server for the requested transaction, said first comparison data file further comprising a second record including a compilation of said merchant processing requests rejected for processing by said process server, said process server further configured to update said first database of information in accordance with said merchant processing request data file to include approved transactions from the RF payment device on the corresponding recurring billing record.

[Claim 2] A computer implemented service according to claim 1 wherein, said service further comprises a second database of information having a second plurality of customer transaction accounts records.

[Claim 3] A computer implemented service according to claim 2 wherein, said process server is configured to receive said second database of information, said process server configured to compare said first database of information and said second database of information to produce a second comparison data file, said second comparison file comprising a plurality of updated customer transaction account records, said process server further configured to update said first database of information in accordance with said second database of information.

[Claim 4] A computer implemented service according to claim 3, wherein, said process server is further configured to append a provider processing instruction to at least one of said plurality of updated customer transaction account records to produce a provider processing request data file.

[Claim 5] A computer implemented service, according to claim 4, wherein said process server is configured to provide an update summary file, said update summary comprising at least one of said first comparison data file and said provider processing request data file.

[Claim 6] A computer implemented service according to claim 5, wherein said update summary report is provided to said merchant process server periodically.

[Claim 7] A computer implemented service according to claim 5 wherein, said merchant process server is configured to retrieve said update summary file.

[Claim 8] A computer implemented service according to claim 7 wherein, said merchant server is further configured to update said remote merchant customer database in accordance with said update summary file.

[Claim 9] A computer implemented service according to claim 1 wherein, said at least one of said first plurality of customer transaction account records is pre-authorized.

[Claim 10] A computer implemented service according to claim 1 wherein, said at least one of said first plurality of distinct customer transaction account records is provided a merchant processing request indicating that said at least one of said first plurality of customer transaction account records is to be removed from at least one of said plurality of merchant customer records.

[Claim 11] A computer implemented service according to claim 1, wherein said at least one of said first plurality of customer transaction account records is provided a merchant processing request indicating that said at least one of said first plurality of distinct customer transaction card records requires alteration by said process server.

[Claim 12] A computer implemented service according to claim 1, wherein said remote merchant customer database is configured to be updated manually.

[Claim 13] A computer implemented service according to claim 7, wherein said merchant server is configured to update said remote merchant customer database in accordance with said provider processing instruction.

[Claim 14] A computer implemented service according to claim 1, wherein said rejected merchant process request is verified.

[Claim 15] A computer implemented service according to claim 13, wherein said merchant process server appends said verified rejected merchant process request to said merchant process request data file.

[Claim 16] A computer implemented service according to claim 13, wherein said merchant process request data file includes said verified rejected merchant process request.

[Claim 17] A computer implemented service according to claim 1, wherein said process server is configured to tally the number of rejected merchant processing requests.

[Claim 18] A computer implemented service according to claim 17, wherein said process server comprises a predetermined rejection threshold.

[Claim 19] A computer implemented service according to claim 18, wherein said process server compares the rejection threshold to said tally of the number of rejected merchant process request, said process server further configured reject said merchant process request data file when the rejection threshold is reached.

[Claim 20] A computer implemented service according to claim 5, wherein said process server is configured to tally said accepted merchant processing request, in accordance with a merchant process request grouping.

[Claim 21] A computer implemented service according to claim 20, wherein said update summary file comprises said tally of said accepted merchant processing request.

[Claim 22] A computer implemented service according to claim 1, wherein at least one of said first plurality of customer transaction accounts is outdated, said process server being configured to add said outdated at least one of said first plurality of customer transaction account records to said first database of information, said outdated one of said first plurality of customer transaction account records remaining permanently fixed.

[Claim 23] A method of updating a merchant customer transaction account database using a computer network for RF payment devices, comprising:
receiving a first plurality of customer transaction account records, each of the account records being associated with a corresponding recurring billing account record;

pre-authorizing said first plurality of customer transaction account records for transactions requesting approval by a merchant system, storing said pre-authorized said first plurality of customer transaction account records on a local database, said local database being maintained by a local process server;

receiving by the merchant process server the transactions from an RF payment device, identifying one of the account records corresponding with the RF payment device, and correlating the one account record with the corresponding recurring billing account record;

storing said pre-authorized said first plurality of customer transaction account records in a remote database, said remote database being accessed through a remote process server;

providing a periodic registry file to said remote process server, said periodic registry file comprising a update request to said pre-authorized plurality of customer transaction account records for the requested transactions, said process server comparing said periodic registry file to said pre-authorized said first plurality of customer transaction account record, and updating said pre-authorized said first plurality of customer transaction account records according to a predetermined order of process steps, said remote process server generating a maintenance file in response to said comparison of said periodic registry file to said pre-authorized said first plurality of customer transaction account records;

providing said maintenance file to said local process server, said local process server comparing said maintenance file to said pre-authorized said first plurality of customer transaction account records on a local database; and

updating said pre-authorized said first plurality of customer transaction account records on a local database in response to said maintenance file to include approved transactions from the RF payment device on the corresponding recurring billing record.

[Claim 24] A method of updating a merchant customer transaction account database using a computer network for RF payment devices, comprising:

receiving a first plurality of customer transaction account records, each of the account records being associated with a corresponding recurring billing account record;

storing said first plurality of customer transaction account records on a local database, said local database being maintained by a local process server;

storing said first plurality of customer transaction account records in a remote database, said remote database being accessed through a remote process server;

receiving by a merchant process server the transactions from an RF payment device, identifying one of the account records corresponding with the

RF payment device, and correlating the one account record with the corresponding recurring billing account record;

providing a periodic registry file to said remote process server, said periodic registry file comprising a update request to said plurality of customer transaction account records for transactions requesting approval by the merchant system, said process server comparing said plurality registry file to said first plurality of customer transaction account record, and updating said first plurality of customer transaction account records according to a order of process steps, said remote process server generating a maintenance file in response to said comparison of said periodic registry file to said first plurality of customer transaction account records;

providing said maintenance file to said local process server, said local process server comparing said maintenance file to said first plurality of customer transaction account records on a local database; and

updating said pre-authorized said first plurality of customer transaction account records on a local database in response to said maintenance file to include approved transactions from the RF payment device on the corresponding recurring billing record.